

**REMARKS**

Please reconsider the application in view of the above amendments and the following remarks. Applicant thanks the Examiner for carefully considering this application.

**Disposition of Claims**

Claims 1-4, 6-8, 10, 19, 26, 33, 36, 38, 39, 45, 46, 65, 66, 71, 87, and 88 were pending in the present patent application. By way of this reply, claims 102 - 106 have been added. Claims 1, 66, 71, 87, and 106 are independent. The remaining claims depend, either directly or indirectly, from claims 1, 66, 71, and 87.

**Claim Amendments**

Claims 33 and 66 have been amended for clarification. By way of this reply, claims 102-106 have been added. No new matter has been introduced by these additions as support for these additions may be found, for example, on page 46 of the specification.

**Information Disclosure Statement**

Applicant asserts sheet 2 of the Information Disclosure Citation filed on August 22, 2000 has not been fully considered by the Examiner. The Examiner has not initialed references C1, C2, and C3. Applicant has enclosed a copy of this sheet and respectfully requests the Examiner acknowledge and consider these three references.

**Drawings**

Applicant respectfully requests the Examiner acknowledge the formal drawings filed on January 19, 2000 and indicate whether they are acceptable.

**Rejections under 35 U.S.C. §103**

Claims 1-4, 6-8, 10, 19, 26, 33, 36, 38, 39, 45, 46, 65, 66, 71, 87, and 88 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 4,823,264 (hereinafter "Deming"), in view of U.S. Patent 6,173,272 (hereinafter "Thomas"), in further

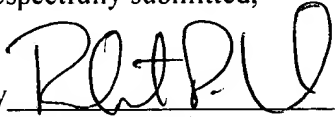
view of the publication entitled "From electronic money to electronic cash: payment on the Net" (hereinafter "Peter"), and still in further view of U.S. Patent Publication 2005/0131816 (hereinafter "Britto"). For the reasons set forth below, this rejection is respectfully traversed.

As evidenced by the enclosed 37 C.F.R. §1.131 affidavit and attached submissions, the claimed invention (i) was conceived on or before February 12, 1999, which is prior to the effective filing date of Britto, *i.e.*, prior to May 14, 1999, and (ii) was subsequently constructively reduced to practice with due diligence exercised by the inventors. Accordingly, Britto is not prior art to the present application and withdrawal of the 35 U.S.C. §103(a) rejection is respectfully requested.

Applicant believes this reply is fully responsive to all outstanding issues and places this application in condition for allowance. If this belief is incorrect, or other issues arise, the Examiner is encouraged to contact the undersigned or his associates at the telephone number listed below. Please apply any charges not covered, or any credits, to Deposit Account 50-0591 (Reference Number: 37202/028001).

Dated: September 7, 2006

Respectfully submitted,

By 

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Attachments — 37 CFR §1.131 Affidavit and Information Disclosure Citation